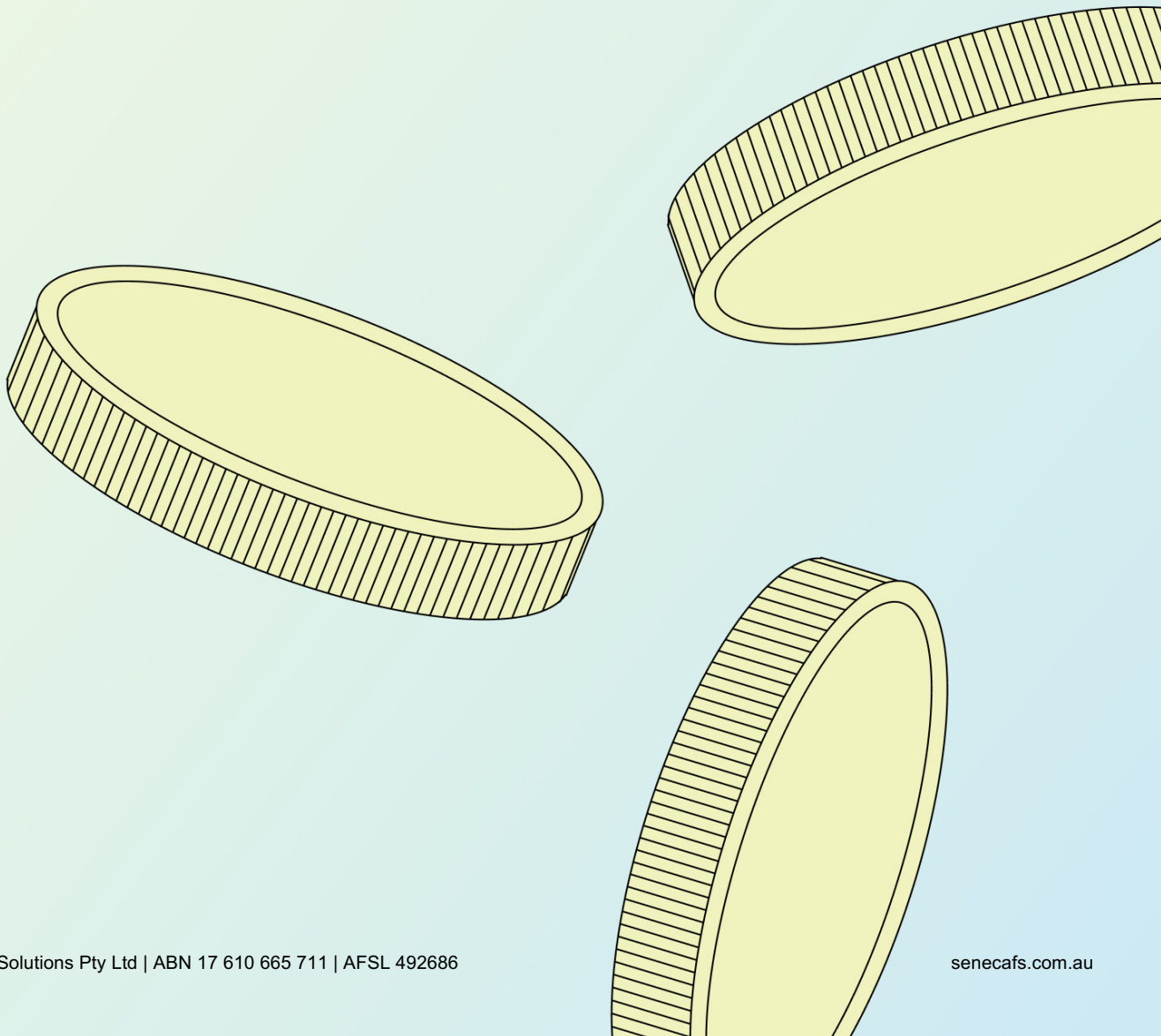


# Financial Services Guide (FSG)

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This Financial Services Guide was prepared on 1 February 2026.

## ■ What is a Financial Services Guide?

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

The Licensee and its employees (including any employees of a related body corporate) are collectively referred to as "us, we, our" throughout this FSG.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted.
- what services and products we are authorised to provide to you.
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

### **Lack of Independence**

We are not independent, impartial, or unbiased in the financial services we provide to you because we may, from time to time, receive commissions, or volume-based remuneration (calculated on the basis of the volume of business placed with a particular issuer), or benefits from an issuer of a financial product which may reasonably be expected to influence the advice we give. However, we are required to act in your best interests when providing you with personal advice, and we must comply with other legal obligations as a financial services licensee, such as providing our services efficiently, honestly, and fairly and having arrangements in place to manage conflicts of interest.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under our Australian Financial Services License ('AFSL').

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided, to request this record.

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives. Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

The Licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under s912B of the Act.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

## ■ Who will be providing the financial services to you?

### *The Licensee*

The Licensee is the authorising licensee for the financial services provided to you and is responsible for those services and is the providing entity.

The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

<b>Licensee name:</b>	Seneca Financial Solutions Pty Ltd
<b>AFSL number:</b>	492686
<b>Address:</b>	Level 4, 125 Flinders Lane, Melbourne VIC 3000
<b>Website:</b>	senecafs.com.au
<b>Phone:</b>	03 8639 1600
<b>Email:</b>	info@senecafs.com.au

You may be provided with services by the Licensee through its employees, or directors (or the employees of a related body corporate).

## ■ What services and products are we authorised to provide to you?

We are authorised to provide financial product advice and deal in the following financial products:

Provide financial product advice for the following classes of financial products:

- deposit and payment products limited to:
  - basic deposit products.
  - deposit products other than basic deposit products.
- derivatives.
- debentures, stocks or bonds issued or proposed to be issued by a government.
  - interests in managed investment schemes including investor directed portfolio services.
- interests in managed investment schemes limited to:
  - MDA services.
  - securities.
  - standard margin lending facility.
  - superannuation; and
  - financial products limited to:
    - miscellaneous financial investment products limited to MDA services.

Deal in a financial product by:

- issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
  - derivatives.
  - interests in managed investment schemes limited to MDA services.
  - securities; and
  - financial products limited to miscellaneous financial investment products limited to MDA services.

Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- deposit and payment products limited to:
  - basic deposit products.
  - deposit products other than basic deposit products.
- derivatives.
- debentures, stocks or bonds issued or proposed to be issued by a government.
- interests in managed investment schemes including:
  - investor directed portfolio services.
  - interests in managed investment schemes limited to MDA services.
- securities.
- standard margin lending facility.
- superannuation; and
- financial products limited to miscellaneous financial investment products limited to MDA services; and
- Underwriting an issue of securities; and

Provide the following custodial or depository services:

- operate custodial or depository services other than investor directed portfolio services.

We are authorised to provide these services and products to both retail and wholesale clients.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We will only provide services to you, with your prior, informed consent. If you do not understand any of the information in this Financial Services Guide or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial products and services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

## ■ What fees and commissions are payable to us?

All fees described in this FSG are quoted in Australian dollars and include GST.

Our fees and charges may change from time to time. We will provide you with 30 days prior notice of any material increases in our fees.

### SMA Services

We may charge an ongoing fee if you invest in a Seneca Separately Managed Account (**SMA**). Our ongoing fees are charged in accordance with one or more of the following fee structures:

- a fixed annual fee, typically starting at \$5,500 payable in equal monthly instalments; and/or
- a fee calculated as a percentage, typically between 1.10% - 2.20%, payable monthly in arrears, and calculated by reference to the average daily value of your portfolio during the relevant month.

All applicable SMA fees are paid by you and automatically deducted from your investments within the SMA. Any ongoing fees will be agreed with you in advance. We must obtain your informed consent prior to entering into or renewing an ongoing fee arrangement.

### Transactional Fees (Brokerage)

Our standard brokerage rates for each purchase or sale of securities is a fee calculated as a percentage of the purchase or sale price. This fee is typically between 1.10% and 2.20%, subject to minimum of \$137.50 for domestic securities and \$165.00 for international securities. Your rate of brokerage will be agreed with you in advance. The actual amount payable by you will also be disclosed in the confirmation note for the transaction.

Example: If we execute a \$50,000 trade and your brokerage rate is 1.1%, the brokerage fee would be \$550. Where applicable, minimum brokerage will apply — \$137.50 for domestic securities and \$165.00 for international securities — meaning smaller trades may be charged at the relevant minimum rather than the percentage rate.

### Portfolio Administration Fee

Our portfolio administration services are charged in accordance with one or more of the following ongoing fee structures:

- a fixed annual fee, typically starting at \$5,500, payable in equal monthly instalments;
- a portfolio administration fee, calculated as a percentage, typically between 1.10% and 2.20%, subject to a minimum annual fee of \$5,500, payable monthly in arrears and calculated by reference to the average daily value of your portfolio during the relevant month; and/or
- other portfolio administration fees as set out in our Engagement of Services letter.

All applicable portfolio administration fees are paid by you and automatically deducted from the cash management account linked to your portfolio administration account. Any ongoing portfolio administration fees will be agreed with you in advance. We must obtain your informed consent prior to entering into or renewing an ongoing fee arrangement.

Example: If your portfolio administration fee is 1.10% p.a., subject to a minimum annual fee of \$5,500, and your average portfolio value during the month is \$750,000, the fee would be approximately \$687.50 for that month. The fee is calculated monthly in arrears based on the average daily value of your portfolio and is automatically deducted from the cash management account. The dollar amount will increase or decrease as your portfolio value changes over time, subject to the minimum annual fee.

Example (fixed fee): If your portfolio administration fee is a fixed annual fee of \$5,500, this is payable in equal monthly instalments of \$458.33 and is automatically deducted from the cash management account associated with your portfolio administration account.

### Other Fees

Additional fees and charges charged by third parties may apply in connection with the provision of our services. These may include, without limitation, administration fees, establishment fees, implementation fees, initial advice fees, failed and dishonoured transaction fees, off market transfer fees, registry search fees, postal fees, third party payment fees, IPO booking fees, and cancellation and rebooking fees.

Such fees and charges may change from time to time and, where reasonably practicable, we will provide prior notice of any material changes. Most fees are charged on a fixed fee basis, although some fees may be subject to tiered pricing structures.

Where any of these fees apply to you, we will, where practicable, notify you in advance. These fees may be invoiced separately or deducted from your investments or a linked bank account, where the relevant authorities are on file.

## ■ How are we remunerated?

The Licensee's directors and employees (including any employees of a related body corporate) are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors, including:

- company performance.
- professionalism and adherence to compliance procedures; and
- individual performance.

The Licensee's shareholders (including any shareholders of a related body corporate) will also receive a benefit based on the Licensee's ongoing company performance.

### How we remunerate third parties

The Licensee may pay referral or introduction fees to third parties. These may be calculated as:

1. A fixed, upfront fee
2. An ongoing fee of a proportion of what we charge you

### How third parties remunerate us

The Licensee may receive

1. Lodgement, application and stamping fees.
2. Referral or introduction fees
3. Where we act as Underwriter or Sub- Underwriter or Manager of an IPO/New Issue, we will receive a Fee(s) for acting in that capacity.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to authorise and direct us to charge you in this way.

## ■ What arrangements may influence our advice to you?

The Licensee has an Approved Product List which includes some of the Licensee's own financial products as well as a range of financial products from product providers not associated with the Licensee. The Licensee does not require its representatives to recommend only its products.

We are generally only permitted to recommend Wrap services provided by platform providers on the Approved Product List, however, we can recommend other Wrap services to you where it suits your objectives, financial situation and needs.

From time to time, we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes. A copy of the register is available on request for an \$110 administration charge.

## ■ What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

<b>Website:</b>	<a href="http://www.afca.org.au">www.afca.org.au</a>
<b>Email:</b>	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Telephone:</b>	1800 931 678 (free call)
<b>In writing to:</b>	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

## ■ Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us, but who did so at the time of the relevant conduct.

**Preparation date:** 1 February 2026.

**Version:** 2026\_v1